ACORD CERTIFICATE OF INSURANCE

ISSUE DATE (MM/DD/YY)
08/02/95

PRODUCER
RHH/Albert G. Ruben
Insurance Services, Inc.
11620 Wilshire Bl. 11th Floor
Los Angeles, CA 90025
Contact: John A. Hamby
Tel: (310) 575-4200 Ext. 270

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

INSURED
PHILIP MORRIS U.S.A.
120 Park Avenue
New York NY 10017

COMPANIES AFFORDING COVERAGE

COMPANY LETTER A — TIG INSURANCE COMPANY
COMPANY LETTER B — GENERAL STAR NATIONAL INS CO
COMPANY LETTER C
COMPANY LETTER D
COMPANY LETTER E

COVERAGES

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
A	GENERAL LIABILITY	T737267864	7/21/95	7/21/96	GENERAL AGGREGATE	$ 2000000
	X COMMERCIAL GENERAL LIABILITY				PRODUCTS-COMP/OP AGG.	$ 1000000
	CLAIMS MADE X OCCUR.				PERSONAL & ADV. INJURY	$ 1000000
	OWNER'S & CONTRACTOR'S PROT.				EACH OCCURRENCE	$ 1000000
					FIRE DAMAGE (Any one fire)	$ 50000
					MED. EXPENSE (Any one person)	$ 5000
A	AUTOMOBILE LIABILITY	T737267864	7/21/95	7/21/96	COMBINED SINGLE LIMIT	$ 1000000
	ANY AUTO				BODILY INJURY (Per person)	$
	ALL OWNED AUTOS				BODILY INJURY (Per accident)	$
	SCHEDULED AUTOS				PROPERTY DAMAGE	$
X	HIRED AUTOS					
X	NON-OWNED AUTOS					
	GARAGE LIABILITY					
B	EXCESS LIABILITY	NUG-334503	7/21/95	7/21/96	EACH OCCURRENCE	$ 4000000
X	UMBRELLA FORM				AGGREGATE	$ 4000000
	OTHER THAN UMBRELLA FORM					
	WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY				STATUTORY LIMITS	
					EACH ACCIDENT	$
					DISEASE—POLICY LIMIT	$
					DISEASE—EACH EMPLOYEE	$
	OTHER					

2041950681

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS
CERTIFICATE HOLDER IS INCLUDED AS AN ADDITIONAL INSURED AS RESPECTS THE MARLBORO MUSIC MILITARY TOUR (SUNDAY, AUGUST 13, 1995).

CERTIFICATE HOLDER
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CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE
Phil Backrack

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